

**IN THE CLAIMS**

Please amend the claims to read as indicated below.

1. (currently amended) A method of providing business information to a user comprising:  
presenting to said user, through an integrated interface, one or more menus that permit said user

to;

(a) maintain a folder that holds information concerning a business;

(b) access a list that includes said folder;

(c) select said folder from said list to identify said business as a target business; and

(d) select a plurality of business services~~and to identify a target business, wherein said~~  
~~plurality of business services~~ is offered by a centralized service provider;

processing, by said centralized service provider, an order for said selected plurality of business  
services concerning said target business;~~and~~

delivering data from said selected plurality of business services concerning said target business  
through said integrated interface to said user; and

storing said data in said folder.

2. (canceled)

3. (previously presented) The method of claim 1, wherein said presenting and said delivering are  
conducted online with said user.

4. (previously presented) The method of claim 1, wherein said presenting is at least partially  
implemented in an application in a user device operated by said user.

5. (original) The method of claim 4, wherein at least one of said one or more menus is cached in  
said user device.

6. (previously presented) The method of claim 1, wherein said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

7. (original) The method of claim 6, wherein said at least one of said one or more menus is cached in said business device.

8. (original) The method of claim 1, wherein said one or more menus are presented to said user on one or more web pages.

9. (previously presented) The method of claim 8, wherein said presenting presents said one or more web pages to said user directly via a browser running on a user device operated by said user.

10. (original) The method of claim 1, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

11. (previously presented) The method of claim 1, further comprising presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

12. (original) The method of claim 1, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

13. (original) The method of claim 1, wherein said one or more menus provide said user with the capability to select a risk evaluation report.

14. (original) The method of claim 13, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

15. (previously presented) The method of claim 1, wherein said delivering delivers said data to said user via posting said data to a designated area of said integrated interface.

16. (original) The method of claim 1, further comprising: communicating an alert notice concerning said target business to said user.

17. (original) The method of claim 16,  
wherein said alert notice is filed in a tracking folder for said target business, and  
wherein said tracking folder is accessible via said one or more menus.

18. (previously presented) The method of claim 1, further comprising:  
presenting to said user a payment performance record of at least one of said user's customers, and  
communicating said payment performance record to a business service providing system.

19. (previously presented) The method of claim 18,  
wherein said user is presented with a payment performance record of each of a plurality of said  
user's customers, and  
wherein said user selects the payment performance records that are communicated to said  
business service providing system.

20. (currently amended) A method of providing business information to a user comprising:  
presenting to said user, through an integrated interface, one or more menus that permit said user  
to:

(a) maintain a folder that holds information concerning a business;

(b) access a list that includes said folder;

(c) select said folder from said list to identify said business as a target business; and

(d) select a plurality of business services, wherein said plurality of business services is  
offered by a centralized service provider;

~~identifying a target business selected by said user;~~

processing, by said centralized service provider, an order for said selected plurality of business services concerning said target business;  
preparing a report on said target business based upon said selected plurality of business services;  
~~and~~  
delivering said report to said user through said integrated interface; and  
storing said report in said folder.

21. (canceled)

22. (previously presented) The method of claim 20, wherein said presenting and said delivering are conducted online with said user.

23. (previously presented) The method of claim 20, wherein said presenting is at least partially implemented in an application in a user device operated by said user.

24. (original) The method of claim 23, wherein at least one of said one or more menus is cached in said user device.

25. (original) The method of claim 20, wherein said one or more menus are presented to said user on one or more web pages.

26. (previously presented) The method of claim 25, wherein said presenting presents said one or more web pages to said user directly via a browser running on a user device operated by said user.

27. (original) The method of claim 20, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

28. (previously presented) The method of claim 20, further comprising presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

29. (original) The method of claim 20, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

30. (original) The method of claim 20, wherein said one or more menus provide said user with the capability to select a risk evaluation report.

31. (original) The method of claim 30, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

32. (previously presented) The method of claim 20, wherein said delivering delivers said data to said user via posting said data to a designated area of said integrated interface.

33. (previously presented) The method of claim 20, wherein said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

34 (original) The method of claim 33, wherein said at least one of said one or more menus is cached in said business device.

35. (original) The method of claim 20, further comprising: communicating an alert notice concerning said target business to said user.

36. (original) The method of claim 35, wherein said alert notice is filed in a tracking folder for said target business, and wherein said tracking folder is accessible via said one or more menus.

37. (previously presented) The method of claim 20, further comprising: presenting to said user a payment performance record of at least one of said user's customers, and communicating said payment performance record to a business service providing system.

38. (previously presented) The method of claim 37, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said user selects the payment performance records that are communicated to said business service providing system.

39 – 41. (canceled)

42. (currently amended) A computer for providing a business information service to a user comprising:

a module that presents to said user one or more menus that permit said user to:

(a) maintain a folder that holds information concerning a business;

(b) access a list that includes said folder;

(c) select said folder from said list to identify said business as a target business; and

(d) select a plurality of business services, wherein said plurality of business services is offered by a centralized service provider;

~~a module that identifies a target business selected by said user;~~

a module that processes, on behalf of said centralized service provider, an order for said selected plurality of business services concerning said target business;

a module that prepares a report on said target business based upon said selected plurality of business services; ~~and~~

a module that delivers said report to said user; and

a module that stores said data in said folder,

wherein said menus and said module that delivers said report are integrated into a single interface.

43. (currently amended) A memory media for operating a computer to provide a business information service to a user comprising:

a module that operates said computer to perform an operation of presenting to said user one or more menus that permit said user to:

(a) maintain a folder that holds information concerning a business;

(b) access a list that includes said folder;

(c) select said folder from said list to identify said business as a target business; and

(d) select a plurality of business services, wherein said plurality of business services is  
offered by a centralized service provider;

~~a module that operates said computer to perform an operation of identifying a target business~~  
~~selected by said user;~~

a module that operates said computer to perform an operation of processing, on behalf of said  
centralized service provider, an order for said selected plurality of business services  
concerning said target business;

a module that operates said computer to perform an operation of preparing a report on said target  
business based upon said selected plurality of business services; ~~and~~

a module that operates said computer to perform an operation of delivering said report to said  
user; and

a module that operates said computer to perform an operation of storing said report in said folder,  
wherein said menus and said operation of delivering said report are integrated into a single  
interface.

44. (previously presented) The method of claim 1, wherein said plurality of business services  
comprises a credit checking service, a collection service, an alert service, a marketing service, and a  
supplier service.

45. (previously presented) The method of claim 20, wherein said plurality of business services  
comprises a credit checking service, a collection service, an alert service, a marketing service, and a  
supplier service.

46. (previously presented) The computer of claim 42, wherein said plurality of business services  
comprises a credit checking service, a collection service, an alert service, a marketing service, and a  
supplier service.

47. (previously presented) The memory media of claim 43, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.